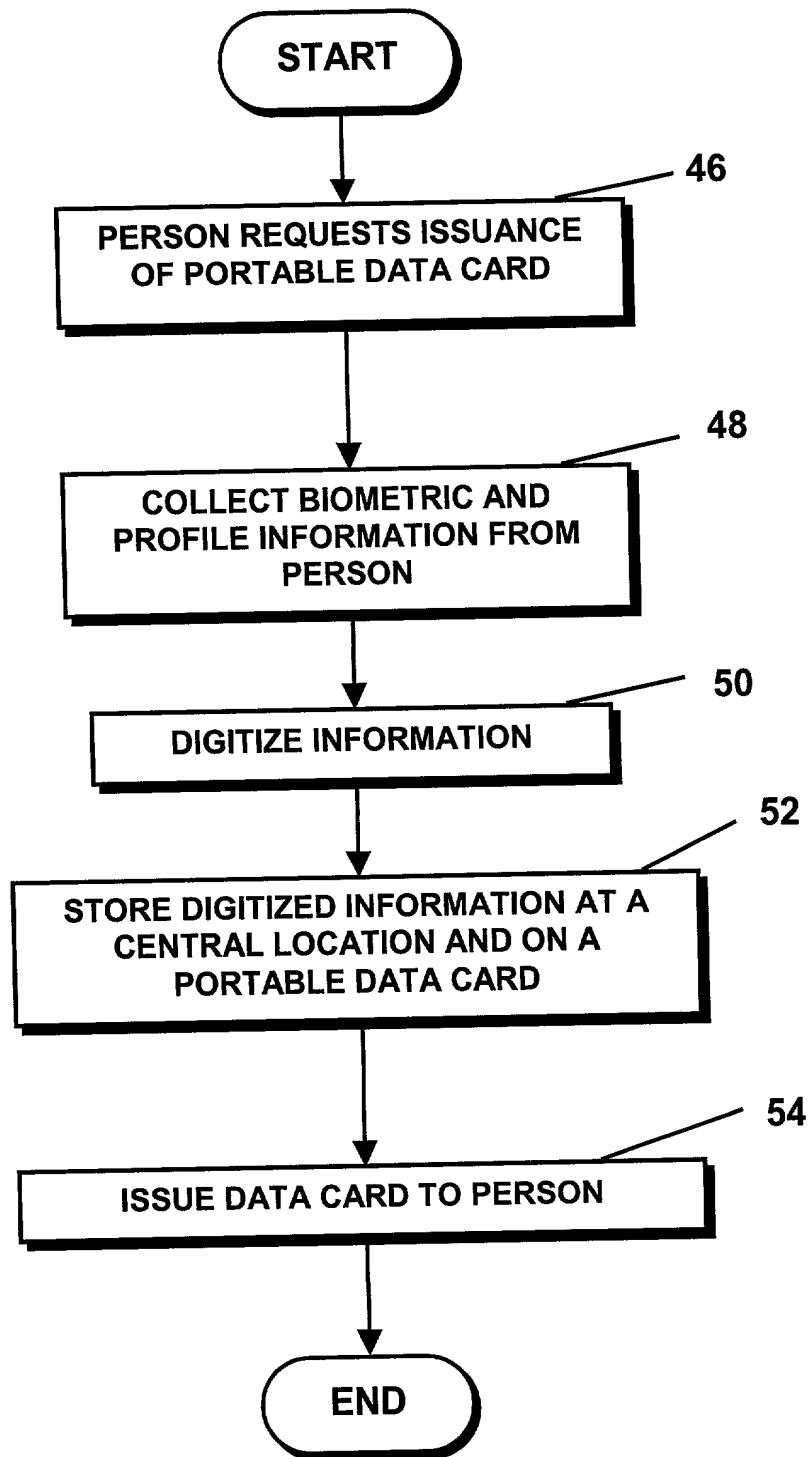


FIG. 1

FIG. 2



START

PERSON REQUESTS TO NEGOTIATE A TRANSACTION, SUCH AS
PURCHASING AIRLINE TICKET, LEASING/PURCHASING
VEHICLE, ENROLLING FOR EDUCATION, ETC., WITH ANOTHER
PERSON, GROUP, OR PRIVATE OR GOVERNMENT ENTITY

VENDOR/SERVICE PROVIDER REQUESTS PORTABLE
DATA CARD FROM THE PERSON

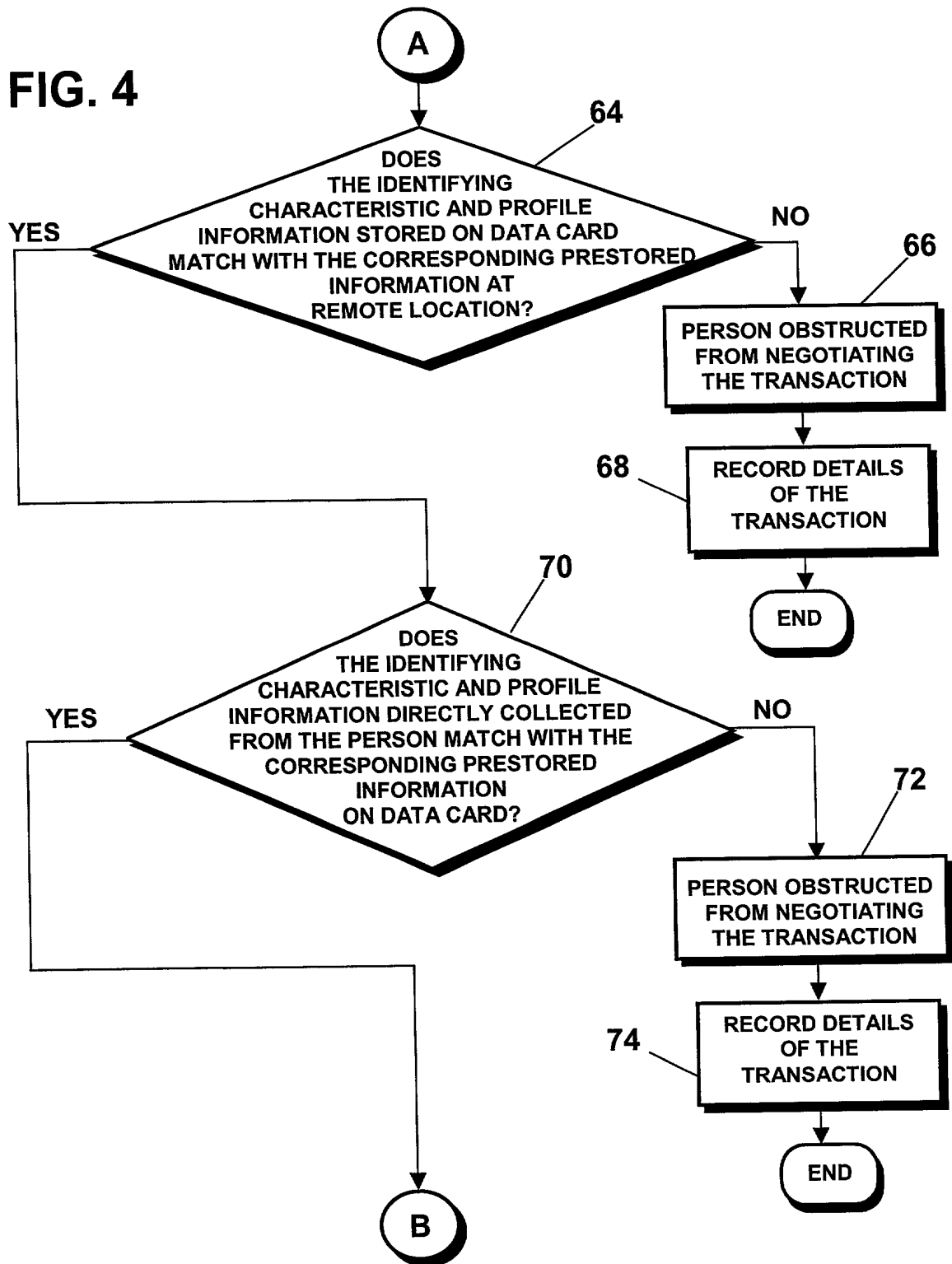
READ DATA CARD BY A MACHINE

PERSON INPUTS INTO THE MACHINE HIS/HER
IDENTIFYING BIOMETRIC CHARACTERISTIC AND
PROVIDES PROFILE INFORMATION

A

FIG. 3

FIG. 4



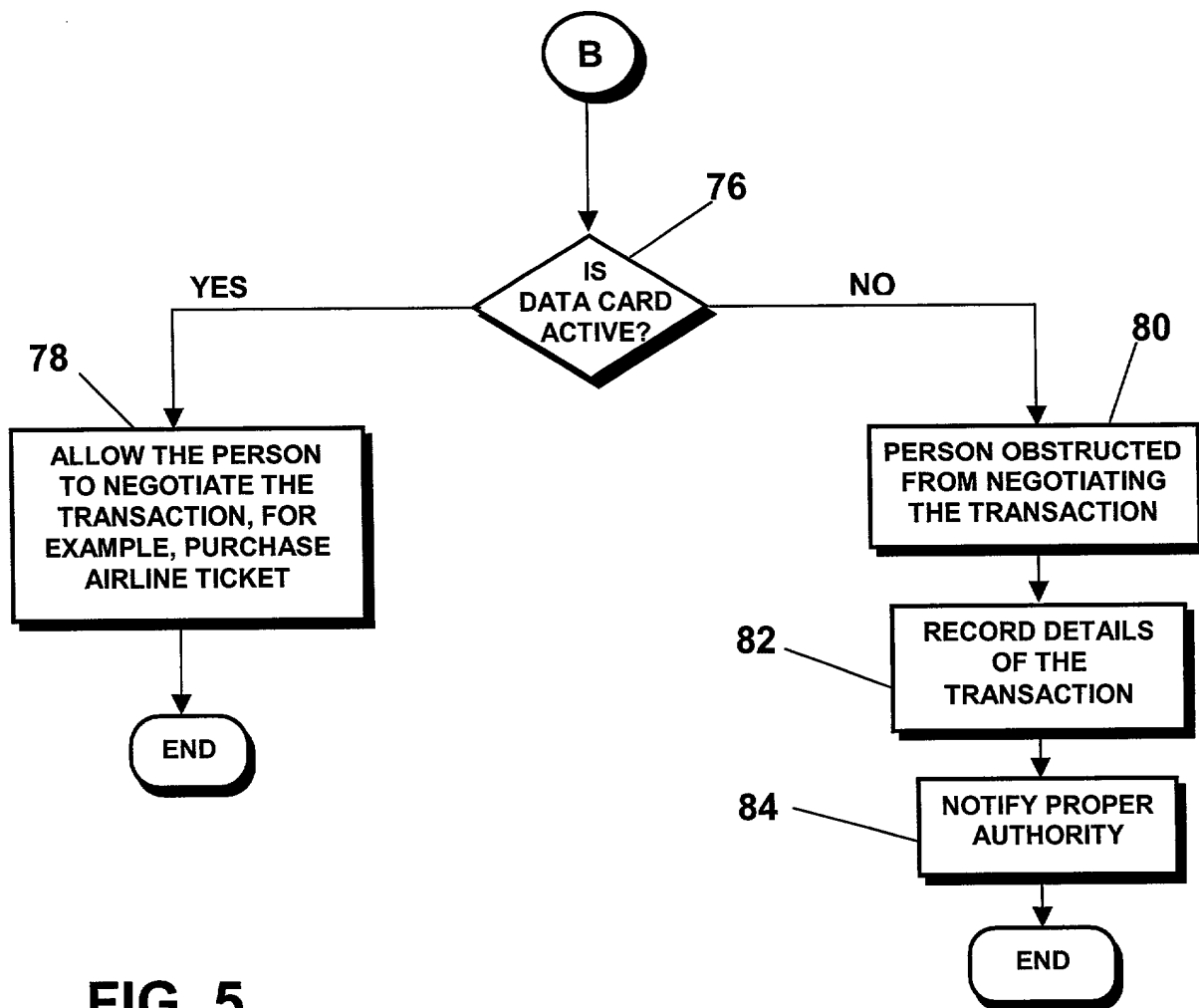


FIG. 5